

**Information to identify the case:**

Debtor 1	<u>Alexander P. Stefanow</u>	Social Security number or ITIN	xxx-xx-8006
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mary M. Stefanow</u>	Social Security number or ITIN	xxx-xx-9544
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-30493-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alexander P. Stefanow

Mary M. Stefanow

6/5/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Alexander P. Stefanow  
Mary M. Stefanow  
DebtorsCase No. 18-30493-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 31

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db/jdb +Alexander P. Stefanow, Mary M. Stefanow, 457 Wesley Avenue, Pitman, NJ 08071-2518  
 517813522 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, PO Box 182676,  
 Columbus, OH 43218-2676)  
 517907660 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 517813521 +Financial Recoveries, 200 E. Park Drive, Suite 100, Mount Laurel, NJ 08054-1297  
 517813524 +Selip & Stylianou, LLC, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238  
 517929654 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 517931026 U.S. Bank N.A. dba Elan Financial Services, Bankruptcy Department, PO Box 108,  
 St. Louis MO 63166-0108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Jun 06 2020 06:23:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:30:28 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:30:23 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517813515 +E-mail/Text: bankruptcy@bbandt.com Jun 06 2020 03:29:57 BB&T Loan Services,  
 MC 100-50-02-57, PO Box 2306, Wilson, NC 27894-2306  
 517823649 +E-mail/Text: bankruptcy@bbandt.com Jun 06 2020 03:29:57 BB&T, Bankruptcy Section,  
 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847  
 517813516 +EDI: CAPITALONE.COM Jun 06 2020 06:23:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 517813518 +EDI: CITICORP.COM Jun 06 2020 06:23:00 CitiCards, PO Box 6500,  
 Sioux Falls, SD 57117-6500  
 517938280 +EDI: CITICORP.COM Jun 06 2020 06:23:00 Citibank, N.A., Citibank, N.A.,  
 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 517813519 EDI: WFNNB.COM Jun 06 2020 06:23:00 Comenity - HSN, PO Box 183043,  
 Columbus, OH 43218-3043  
 517813520 EDI: USBANKARS.COM Jun 06 2020 06:23:00 Elan Cardnenber Service, PO Box 790408,  
 Saint Louis, MO 63179-0408  
 517813517 EDI: JPMORGANCHASE Jun 06 2020 06:23:00 Chase Cardmember Services, PO Box 15153,  
 Wilmington, DE 19886-5153  
 517919390 E-mail/PDF: resurgentbknofications@resurgent.com Jun 06 2020 03:26:24 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517932017 EDI: PRA.COM Jun 06 2020 06:23:00 Portfolio Recovery Associates, LLC, c/o Qcard,  
 POB 41067, Norfolk VA 23541  
 517931636 EDI: PRA.COM Jun 06 2020 06:23:00 Portfolio Recovery Associates, LLC,  
 c/o Walmart Master Card, POB 41067, Norfolk VA 23541  
 517813523 EDI: SEARS.COM Jun 06 2020 06:23:00 Sears Credit Cards - MasterCard, PO Box 6282,  
 Sioux Falls, SD 57117-6282  
 517816487 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517933035 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 517813525 EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank/Lowe's, PO Box 965060,  
 Orlando, FL 32896-5060  
 517813526 EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank/QVC, PO Box 965060,  
 Orlando, FL 32896-5060  
 517813527 EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank/Walmart, PO Box 965050,  
 Orlando, FL 32896-5060  
 517813528 +EDI: TFSR.COM Jun 06 2020 06:23:00 Toyota Lease Trust, PO Box 105386,  
 Atlanta, GA 30348-5386  
 518842902 EDI: BL-TOYOTA.COM Jun 06 2020 06:23:00 Toyota Motor Credit Corporation,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517925882 +EDI: AIS.COM Jun 06 2020 06:23:00 Verizon, by American InfoSource as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517813529 EDI: VERIZONCOMB.COM Jun 06 2020 06:23:00 Verizon, PO Box 15124, Albany, NY 12212-5124

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axosfs.com  
Richard S. Hoffman, Jr. on behalf of Debtor Alexander P. Stefanow rshoffman@hoffmandimuzio.com,  
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com  
Richard S. Hoffman, Jr. on behalf of Joint Debtor Mary M. Stefanow rshoffman@hoffmandimuzio.com,  
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com  
Thomas R. Dominczyk on behalf of Creditor Branch Banking & Trust Company  
tdominczyk@mauricewutscher.com, thomas-dominczyk-5025@ecf.pacerpro.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7